

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Joseph V. Sweeney, Jr.
Linda P. Sweeney
Debtors

Case No. 22-11923-pmm

Chapter 7

District/off: 0313-4

User: admin

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Date Rcvd: Nov 18, 2022

Form ID: 318

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Joseph V. Sweeney, Jr., Linda P. Sweeney, 177 River Drive, Lancaster, PA 17603-4747
14707828	+ Barley Snyder, Attn: Kieth Mooney, Esq., 126 East King Street, Lancaster, PA 17602-2893
14707834	+ FTI Consulting, Inc., c/o Reed Collins & Tsai LLP, Attn: Jonathan Kass, Esquire, 1007 N. Orange St., 4th Floor, Wilmington, DE 19801-1242
14707833	+ First Choice Bank, 100 Witmer Road, Suite 140, Horsham, PA 19044-2648
14707837	+ Gary G. Efstration, Esq., 232 E ORANGE ST, 2nd Floor, Lancaster, PA 17602-3179
14707838	+ Harlan Keener, 1266 Gypsy Hill Road, Lancaster, PA 17602-1355
14707841	+ Margaret Toms, 177 River Drive, Lancaster, PA 17603-4747

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Nov 19 2022 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 19 2022 00:16:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14707829	Email/Text: info@bayareareceivables.com	Nov 19 2022 00:15:00	Bay Area Receivables, Attn: Bankruptcy, Po Box 3535, Salisbury, MD 21802
14707827	+ EDI: TSYS2	Nov 19 2022 05:13:00	Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14707830	+ Email/Text: caineweiner@ebn.phinsolutions.com	Nov 19 2022 00:15:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14707831	EDI: CAPITALONE.COM	Nov 19 2022 05:13:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14707832	+ EDI: CAPITALONE.COM	Nov 19 2022 05:13:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14707836	+ Email/Text: bankruptcy@fult.com	Nov 19 2022 00:16:00	Fulton Bank, One Penn Square, Lancaster, PA 17602-2853
14707839	EDI: IRS.COM	Nov 19 2022 05:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14707840	Email/Text: camanagement@mtb.com	Nov 19 2022 00:15:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14707842	+ Email/Text: Bankruptcies@nragroup.com	Nov 19 2022 00:16:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14707843	+ Email/Text: Bankruptcies@nragroup.com	Nov 19 2022 00:16:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
14707844	EDI: PENNDEPTREV	Nov 19 2022 05:13:00	PA Department of Revenue, P.O. Box 280946,

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14707844	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2022 00:15:00	Harrisburg, PA 17128-0946
14716331	EDI: PENNDEPTREV	Nov 19 2022 05:13:00	PA Department of Revenue, P.O. Box 280946, Harrisburg, PA 17128-0946
14716331	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2022 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14707846	EDI: USAA.COM	Nov 19 2022 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14707845	+ Email/Text: bankruptcy@atlanticunionbank.com	Nov 19 2022 00:15:00	USAA Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-1600
			Union Bank & Trust, PO Box 940, Rutherford Glen, VA 22546-0940

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfcbis.com
DENISE ELIZABETH CARLON	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
JAMES K. JONES	on behalf of Debtor Joseph V. Sweeney Jr. jkj@cclawpc.com
JAMES K. JONES	on behalf of Joint Debtor Linda P. Sweeney jkj@cclawpc.com
ROBERT E. CHERNICOFF	on behalf of Debtor Joseph V. Sweeney Jr. rec@cclawpc.com, jbartley@cclawpc.com; jlaughman@cclawpc.com
ROBERT E. CHERNICOFF	on behalf of Joint Debtor Linda P. Sweeney rec@cclawpc.com jbartley@cclawpc.com; jlaughman@cclawpc.com
SCOTT F. LANDIS	on behalf of Creditor Fulton Bank N.A. formerly known as Fulton Bank slandis@barley.com,

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jrachor@barley.com;dkearney@barley.com

SEAN DAVID JOHNSON

on behalf of Creditor FTI Consulting Inc. sjohnson@rctlegal.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1	Joseph V. Sweeney Jr.	Social Security number or ITIN xxx-xx-8956
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Linda P. Sweeney	Social Security number or ITIN xxx-xx-1312
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 22-11923-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph V. Sweeney Jr.

Linda P. Sweeney
aka Linda Porr-Sweeney

11/17/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.